

### **DETAILED ACTION**

#### ***Allowable Subject Matter***

1. Claims 1-2, 4-10, and 12-21 are allowed.
2. The following is an examiner's statement of reasons for allowance: While evaluating policy conditions is well known in the art, separating policy conditions into passive conditions and triggering conditions, arranging the passive conditions according to a precedence ranking, assigning a higher priority to a policy equivalency class when a policy equivalency class is related to a triggering condition, and utilizing the triggering condition only to reevaluate member policies in a policy equivalency class is not taught or obvious over the prior art. Applicant's arguments are persuasive.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

#### ***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jeffrey R. Swearingen whose telephone number is (571)272-3921. The examiner can normally be reached on M-F 8:30-5:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vivek Srivastava can be reached on 571-272-7304. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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